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ABSTRACT

This paper describes a retirement planning program designed by four educational institutions in Calgary, Alberta and presents the program workshops that offered participants the basics of finance, health, and lifestyle, along with living arrangements, relationship changes, the aging process, community resources, and consumer affairs. Teaching techniques and resources used in the program are described and various workshop formats are discussed. The initial and continuing training of workshop leaders is reported as well as explanations about funding and fees. The process of using workshop leaders to help in the planning, designing, and presenting of pre-retirement planning programs on an in-house basis for businesses and industry is briefly described. This report also contains an evaluation of the program's effectiveness. The collection, coding, and analysis of data from 348 former program participants concerning changes they had made in their finances, health, and leisure time use as a direct result of participation in the program are presented. Both descriptive and statistical results are reported, which suggest a trend is developing toward a more positive attitude to retirement and an awareness of the need to plan ahead. (NRB)

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READY OR NOT - PLANNING FOR CREATIVE RETIREMENTAN EVALUATION

A paper presented at the Tenth Annual
 Scientific and Educational Meeting
 Social Welfare Division
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 November 10, 1981

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A. The Programme

Introduction

The programme described in this paper is called "Ready or Not - Planning for Creative Retirement". It began in January, 1977, and since that time forty-two sections, totalling some 850 registrants have been offered. For the purpose of this study, 750 registrants from the first thirty-eight workshops were contacted.

The programme itself was designed by representatives from four Calgary educational institutions, the Calgary Board of Education, Mount Royal College, Southern Alberta Institute of Technology, and The University of Calgary. These representatives form an Advisory Committee of which I have been the Chairman since 1976. We have recently been joined by a representative from the Calgary Catholic Schools. One of the features of this programme that makes it worthwhile is the co-operation and support shared between these institutions over such a long term.

Programme Development

Each of these agencies had been receiving requests about pre-retirement planning programmes from time to time from people in the community, but none had developed a programme in the area or knew exactly what topics and components were required. In developing the course material, our research showed nothing viable was available for the Canadian and specifically the Alberta market.

With a great deal of input and financial support from ACCESS (Alberta Educational Communications Corporation), the sponsoring committee obtained rights to use a ten-part video-taped programme called "Ready or Not", produced by the Manpower Education Institute of New York. This series of video programmes was edited for content appropriate for Albertans; a panel of local authorities was chosen to complement the various topic areas; each of the ten programmes was reproduced and expanded from a thirty to a sixty minute format. These completed tapes formed the base of the first two years of the course. They are now out-of-date and have been retired, but were a good launching pad for other areas of course development.

Content and style vary with the workshop leaders, and the needs as indicated by the registrants, but generally the workshops include the basics of finance, health, and time use/lifestyle, along with living arrangements, relationship changes, the aging process, community resources, consumer affairs, etc.

A variety of teaching techniques are employed which include lectures, group discussions, resource speakers, audio-visual aids and printed material.

While some audio-visual productions are still used occasionally, we now rely more extensively on community resources, both printed and human. We have developed a large collection of appropriate booklets and brochures which we provide to registrants to support specific topics; we have also developed an extensive roster of speakers from different local agencies, both public and private. These speakers give very willingly of their time and expertise to address the registrants when greater detail is required.

Format

The sections of the course are held in classrooms in various high schools throughout different areas of the city to make them accessible to everyone. There is a limit of thirty individuals in each to encourage group interaction and sharing of experiences. A trained workshop leader facilitates the group interaction at each location. The retirement concerns of the participants are assessed at the beginning of each course, and the workshop leaders have sufficient community resources, materials, experience and expertise to respond to most areas of concern.

The course format has gradually changed over the years; we feel that we are responding most appropriately to the current wishes of the community by offering "Ready or Not" as an eight-week course (two hours, one evening per week) in the fall programme, and as a two-consecutive-weekend course in the spring programme. These two formats provide a choice for individuals who have different personal time commitments.

Workshop Leaders

Many of the workshop leaders have been involved with "Ready or Not" since early 1977 and represent a considerable amount of experience and expertise. They were originally invited into the programme by the sponsoring institutions. Each institution provided two people who had a personal interest in pre-retirement planning and who had group leadership skills.

Before the first course was offered, a one-day training programme was arranged for the workshop leaders. In this training session, their group leadership skills were reviewed and reinforced, and they were given as much information and resource material on pre-retirement planning as was available at that time.

Most of the workshop leaders have also taken at least one of the training programmes conducted by Dr. James H. Lynch of Eugene, Oregon. Dr. Lynch offers his programme in Calgary every two years, and some of the leaders have taken it several times, to keep abreast of the current information.

In addition to this, the leaders meet together before each course starts to review new pre-retirement materials, discuss community resources, and share techniques and pitfalls with each other.

Funding

It was intended to make this programme available to the largest possible population in the community so efforts were made from the beginning to keep the registration fee as low as possible. In order to do this, supplementary funding has been provided on a on-going basis from Alberta Advanced Education and Manpower. This funding was used, for the most part, to pay the instructors. Appropriate fees were charged to the registrants to cover all texts and materials, printing, advertising, etc. Couples were encouraged to attend by offering a reduced rate.

In-House Programmes

From almost the beginning of the community programme, the workshop leaders and I have been approached on a regular basis to assist with planning, designing, and/or presenting pre-retirement planning programmes on an in-house basis for business and industry. We have responded to approximately two requests per month since late 1977.

This process usually takes one of three forms; firstly, we maybe asked to discuss content, format, logistics, etc., with a company or organization which plans to offer its own programme; secondly, we may be asked to present one section, e.g. time-use/lifestyles, for an in-house programme which is being organized by the company; or thirdly, we may be asked to arrange the entire programme. As representatives of community-based institutions, we respond whenever possible to whatever form of programme requests we receive.

When we are arranging a complete in-house company programme, we meet with the company representatives several times to ascertain programme directions and content; a needs assessment is conducted of the potential participants; company resources such as fitness and medical personnel or benefits officers, are utilized in the program agenda, and a program evaluation is completed at the conclusion of the session. More details about these kinds of programmes are available from the authors.

B. The Evaluation

The purpose of this study was to determine what effects The University of Calgary, Faculty of Continuing Education course "Ready or Not" had on its participants. In order to measure the effectiveness of this programme, two specific questions were investigated. These were: 1) Were there any changes in attitude or feeling toward retirement, and 2) What specific planning measures were taken as a result of participation in the programme.

Methodology:

Only the names and addresses of the participants were available. A questionnaire was developed (Appendix I) to obtain the required information designed around three specific areas cited in the literature as being important for successful adjustment to retirement (Fitzpatrick 1979, Charles 1971, Reich 1977, and Portis and Kenn 1980). Participants were asked if they had made changes in the areas of finances, health and leisure time use as a direct result of participation in the "Ready or Not" course. They were also asked to comment on their feelings about retirement after completing the course and what value they perceived the course to be to them personally.

Of the seven hundred and fifty (750) questionnaires mailed out, three hundred and fifty-four (354) or 47% were returned. Three hundred and forty-eight (348) were suitable for use in the study. Of considerable interest was the obvious amount of time and effort each respondent gave to the questionnaires. This is not typical and suggests a greater than usual interest in the topic. Perhaps this, in part, could be explained by the increased media coverage currently being given to retirement related issues. Analysis of these written comments provided yet another dimension of evaluation beyond that originally planned.

The greatest difficulty in the study was to ensure reliable classification of replies. In short, a coding system with described categories was developed, tried experimentally with three scorers and, based on their comments, revised before use with the collected data. Every effort was made to quantify the data as reliably as possible. The coded data were quickly summarized by computer and, where appropriate, tested for statistical significance.

Findings:

The results of this survey were obtained by two methods: descriptive (largely demographic) and statistical (chi-square testing of four hypotheses).

a) Descriptive

First, female respondents comprised 42% of the sample. At least three-quarters of all respondents had some level of post secondary education. One-half reported annual incomes in excess of \$20,000. Seven in eight were married. Approximately one-fifth were retired now.

Over three quarters reported taking the course as a result of personal interest in combination with the effect of publicized course announcements. Almost one-half stated that being accompanied by their spouse or friend was a second reason for attending.

Over 60% (61.2%) of all respondents reported they felt better prepared for their retirement as a result of participation in the programme. The remainder (38.8%) cited feeling no different, were uncertain or did not comment. Three in eight of the respondents stated that increased awareness and/or planning had been a positive result of taking the course. A further 10% indicated either that their plans had already been formulated before attending the course or else they felt it was too late to do anything. Over 40% did not reply to this particular question.

The next analysis of findings sought to explore the extent of change in the specific areas of finances, health and leisure time use. To avoid a response set by providing categories of change, free response space was provided (Appendix I, questions 11 a, b and c). Of those reporting, almost 40% reported having made some change as a result of taking the course.

Slightly over one-third reported positive action in the health category. Such actions consisted of increased physical activity, changed dietary habits, regular physical checkups, decreased smoking and/or alcohol intake or weight reduction.

Over one half cited some specific action to change or review their financial situation. "Will-review or change of will", "development of retirement savings plans", "continued full or part-time employment" and "improved consumer skills" were the major changes given.

One half of the respondents cited changes in leisure time use. Increased participation in sports, hobbies, courses, volunteer work and social interactions were typical of the responses made as well as more travelling.

An "additional comments" section was provided and many took the time to write extensively. Some commented on the importance of such programmes, particularly the need to offer them much earlier. Others told of personal incidents

relating to course content (i.e.) a change in living accommodation. Some respondents shared experiences relating to health and relationship concerns. Over one-half of the respondents (52.3%) noted specifically that they had derived some personal benefit from the course.

b) Statistical (chi-square testing of four hypotheses)

In spite of the generally favourable comments reflected in the replies, the question was raised whether or not these comments could not have occurred by chance alone. To test this, four hypotheses were struck, statistics applied and conclusions drawn. The statistical significance will be at the five percent level of confidence, that is, the possibility of such differences occurring due to chance factors is less than one in twenty.

Manion (1976), Holley and Feild (1974), Bond and Bond (1980) and Reich (1977) suggest that the majority of participants in a pre-retirement planning programme will derive some degree of increased positive feeling to retirement as well as being motivated to effect some specific behavioural change.

H1 = All participants will report some degree of increased positive feelings toward retirement as well as being motivated to effect some behavioural change (H₁)

Income is likely to have some effect on feelings toward retirement and the efforts made at prior preparation according to Monk (1971), Fillenbaum (1971), McPherson and Guppy (1979) and Kimmel, Price and Walker (1978). They report that individuals from high income groups tend to plan for their retirement in spite of feeling less favourable about it. Lower and middle income groups are not as likely to engage in much prior preparation.

H2 = Differences will occur in preparation for retirement reported by income groups (H₂).

Goudy, Powers, Keith and Roger (1980), Portis and Kenny (1980), Reich (1977) and Ekerdt, Bosse and Mugey (1980) suggest that of all participants in a pre-retirement planning programme males closest to retirement or those who have already retired since taking a course will respond least favourably to the event of retirement by minimal or no preparation.

H3 = Older males will benefit less from the course as evidenced by reported change.

Married women will express greater concern and uncertainty about retirement (particularly that of their spouse) and therefore be less positive about

the event and unlikely to have made any specific plans. This expectation is suggested by Keating and Cole (1980), Heyman (1970), Fengler (1975) and Kerckhoff (1964). No differentiation is made between married women employed outside the home and those who are not employed outside the home.

H4 = Married women will express greater uncertainty and be less positive about retirement than their husbands (H₁).

For the purpose of testing these hypotheses, change was expected to be affected in the following categories (Appendix II).

- A. Feelings about retirement after the course (FELR item 10)
- B. Personal benefit derived from course (XCPB item 12)
- C. Changes in health practices (CHH item 11a)
- D. Changes in financial management (CHF item 11b)
- E. Changes in leisure time use (CHL item 11c)

These five categories were examined in relation to age, sex, retirement status, income and marital status. The subjective comments made by the participants lent support to the research findings in providing basis for the formulation of the hypotheses.

Discussion:

No statistically significant relationships were found for behavioural changes in finances, health and leisure time use with three exceptions, two in the area of leisure and one regarding income. First, individuals when retired were more likely to change leisure time activities than those not retired. Similarly, older men were more likely to change their activities. It would seem that increased unobligated time allows the retiree more opportunity and incentive for change. For the older male, certain factors such as health or finances could force changes to be made.

The third finding demonstrated that while high income individuals were more likely to plan for retirement, they were also far more likely to report uncertainty about their retirement.

Summary:

The ability of a community sponsored pre-retirement planning programme to produce increased awareness and motivation to plan for retirement was investigated.

Although results were not all statistically significant, one half of the participants stated they felt better prepared for retirement and had made some

specific change in health, finance or leisure time use. There appears to be a trend developing toward a more positive attitude to retirement and an awareness of the need to plan ahead, (Bond and Bond, 1980); therefore, significant differences that were anticipated in the hypotheses were not found in the collected data.

What are some of the implications of this study? Pre-retirement planning programmes are useful and should be offered earlier. There is a need to reach other individuals, particularly those in lower income groups and those who are single persons. It is important to encourage spouses to attend together. Finally, in order to be more definitive about the effectiveness of pre-retirement planning programmes, more and better controlled studies will be needed.



2500 University Drive N.W., Calgary, Alberta, Canada T2N 1N4

FACULTY OF CONTINUING EDUCATION

Telephone (403) 284-5431

December 30, 1980

The Faculty of Continuing Education at the University of Calgary wishes to conduct an evaluative study on the "Ready or Not" community-offered pre-retirement planning course. All past participants of the course will be contacted and invited to participate in the study by completing the enclosed questionnaire and returning it in the self-addressed stamped enclosed envelope. We estimate that this will require approximately 20 minutes of your time. There will be no further testing or follow-up. It must be emphasized that participation is voluntary and that your return replies are anonymous, therefore your confidentiality is assured.

Your consent to participate in this study would be greatly appreciated. Your responses and comments are important in order to assess the quality of the programme. A summary of the findings will be made available to any participant upon request. In anticipation of your participation, thank you for your interest and support. If you require further information, please contact me at the Faculty of Continuing Education, 284-5431. We would appreciate receiving your replies within 2 weeks.

Yours sincerely

(Mrs.) E. Sharron Smyth
Pre-Retirement Planning Program Co-ordinator

ESS/ag

encl.

"READY OR NOT" PRE-RETIREMENT PLANNING PROGRAMME EVALUATION STUDY

1. Age (present): _____ Sex: M _____ F _____

2. Age (when course taken): _____

3. Year, month course taken: _____

4. Retired now? Yes _____ No _____

Please answer questions 5, 6 and 7 as they were at the time you took the course.

5. Highest level of formal education attained: (circle appropriate response).

- A. High School or less
- B. Some Post-Secondary
- C. Technical, Community College Graduate
- D. University Graduate
- E. Post-Graduate Study

6. Family and/or personal income: (personal if single status)
(circle appropriate response)

- A. 10,000 or less
- B. 10,000 - 19,999
- C. 20,000 - 29,999
- D. 30,000 - 39,999
- E. 40,000 or over

7. Marital Status: (circle appropriate response)

- A. Single
- B. Married
- C. Separated
- D. Widowed
- E. Divorced

8. Have any of questions 5, 6 or 7 changed since taking the "Ready or Not" course? If yes, please comment.

Education: Yes _____ No _____ Comment: _____

Income: Yes _____ No _____ Comment: _____

Marital Status: Yes _____ No _____ Comment: _____

9. Reason (incentive) for taking course:

self interest _____ employer request _____ with spouse _____

with friend _____ advertisement _____ other (please comment) _____

10. How did you feel about your own retirement plans after completing the course? (circle appropriate response)

A. Uncertain

B. Better prepared

C. No different

Please comment _____

11. What specific actions have you taken in these areas as a result of participation in the "Ready or Not" course?

A. Health _____

B. Finances _____

C. Leisure/Recreational and/or Educational pursuits _____

12. Additional Comments:

Appendix II

Coding Sheet for
 "Ready or not" Pre-retirement Planning Programme
 Evaluation

Card Code
by Column

Questionnaire
Item Number

1. A. Identification No.	ID	1	2	3
B. Age (Present)	AGEP	4		
C. Sex	SEX	5		
2. Age (when course taken)	AGEC	6		
3. A. year, month course taken	COUR	7		
B. Instructor	INST.	8	9	
4. Retirement Status	STAT	10		
5. Education Level	EDU	11		
6. Income Level	INC.	12		
7. Marital Status	MS.	13		
8. Changes in: A. Education	EDUC	14		
B. Income	INCC	15		
C. Marital Status	MSC	16		
9. Reason for taking course 1.	REA1	17		
2.	REA2	18		
10. A. Feelings about retirement	FELA	19		
B. Comments	FECO	20		
11. Specific Changes in A. Health Choices 1, 2,	CHH1	21	22	
B. Finances 1, 2,	CHF1	23	24	
C. Leisure Time 1, 2,	CHL1	25	26	
12. Additional Comments: A. Satisfaction	XCSA	27		
B. Instruction	XCIN	28		
C. Content	XCCO	29		
D. Participant Selection Choices 1, 2,	XCP1	30	31	
E. Course Changes 1, 2,	XCC1	32	33	
F. Personal Benefit	XCPB	34		

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Alberta Advanced Education and Manpower

Black, Dr. Donald B., Department of Educational Psychology,
The University of Calgary

City of Calgary, Parks and Recreation, Senior Citizen Division

Lynch, Dr. James H., Eugene, Oregon

Manpower Education Institute, New York

"Ready or Not" Advisory Committee

Representatives from:

Calgary Board of Education

Calgary Catholic Schools

Mount Royal College

Southern Alberta Institute of Technology

The University of Calgary

"Ready or Not" Registrants (850 plus)

"Ready or Not" Workshop Leaders

Warren, Dr. Catharine, Assistant Dean, Faculty of Continuing Education,
The University of Calgary

Yule, Dr. D.L.G., Faculty of Continuing Education,
The University of Calgary

Community Resources

ACCESS (Alberta Educational Communications Corporation)

AID Centre

Aid for Small Business

Alberta Advanced Education & Manpower

Alberta Agriculture

Alberta Alcohol & Drug Abuse Commission

Alberta Consumer and Corporate Affairs

Alberta Health Care

Alberta Heart Foundation

Alberta Housing Co-operative

Apex Credit Union

Bank of Montreal

Bank of Nova Scotia

Blue Cross

Calgary General Hospital - Medical Personnel
- Dietary Services

Calgary Real Estate Board

Calgary Volunteer Centre

Canada Pension Plan

City of Calgary, Parks & Recreation, Senior Citizen Division

City of Calgary, Personnel Department

Communication Media, The University of Calgary

Co-op Credit Union

Co-op Trust

Crown Trust

Dr. Vernon Fanning Centre

Family Life Education Council

Federal Development Bank

Income Tax Department

Local Board of Health - Medical Personnel
- Dietary Services

Numerous Individual Senior Citizens

Numerous Private Doctors

Office of the Public Trustee

Opportunity 45

P. Lawson Travel

Royal Canadian Legion

Royal Trust

The Pastoral Institute

University of British Columbia, Centre for Continuing Education

Weekend Magazine

A partial list of businesses and agencies which provide materials, personnel and consultation to the "Ready or Not" courses).

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